



Attorney Docket No.: 10251-059

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application of : Steven R. Selesny, et al.
Serial No. : 10/076,205
Filed : February 14, 2002
Title : RISK INSURANCE FINANCIAL
PRODUCT AND METHOD

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GROUP 3600

INFORMATION DISCLOSURE STATEMENT

Assistant Commissioner for Patents
Washington, D. C. 20231

Sir:

I hereby certify that this paper is being deposited this date with the U.S. Postal Service as first class mail addressed to the Honorable Commissioner of Patents, Washington, D.C. 20231.

Alexander Migirov

Alexander Migirov July 18, 2002
Signature

Applicants submit herewith a PTO-1449 form and the information listed thereon.

This Information Disclosure Statement is being filed before the mailing of the first Office Action. Therefore, no fee is believed to be due at this time.

It is requested that the references cited in the accompanying PTO-1449 form be considered herein.

Respectfully submitted,

PROSKAUER ROSE LLP
Attorneys for the Applicant(s)

Date: July 18, 2002

PROSKAUER ROSE LLP
1585 Broadway
New York, NY 10036
Tel: (212) 969-3000
Enclosures: PTO-1449 Form w/ references

By *Tzvi Hirshaut*
Tzvi Hirshaut
Reg. No. 38,732